

Marie-Ann Greenberg, Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF SEPTEMBER 12, 2022**

**Chapter 13 Case # 17-24161**

Re: DENISE GARDENER  
522 CHESTNUT PL  
TEANECK, NJ 07666-2423

Atty: ROBERT M. RICH, ESQ.  
25 POMPTON AVE  
VERONA, NJ 07044

**PLEASE SEE SUMMARY SECTION FOR ESTIMATED BALANCE TO COMPLETE.**

**NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$81,132.00**

**RECEIPTS** (Please Read Across)

| Date       | Amount     | Source Document No. | Date       | Amount     | Source Document No. |
|------------|------------|---------------------|------------|------------|---------------------|
| 08/03/2017 | \$900.00   | 4178069000 -        | 09/05/2017 | \$900.00   | 4253597000 -        |
| 10/02/2017 | \$900.00   | 4331321000 -        | 11/02/2017 | \$900.00   | 4411975000 -        |
| 12/04/2017 | \$1,376.00 | 4487894000 -        | 01/22/2018 | \$1,376.00 | 4609100000 -        |
| 02/01/2018 | \$1,376.00 | 4634350000 -        | 02/27/2018 | \$1,376.00 | 4701129000 -        |
| 03/26/2018 | \$1,376.00 | 4776040000          | 05/01/2018 | \$1,376.00 | 4878130000          |
| 05/29/2018 | \$1,376.00 | 4943950000          | 07/02/2018 | \$1,376.00 | 5037515000          |
| 07/30/2018 | \$1,376.00 | 5109029000          | 08/31/2018 | \$1,376.00 | 5192565000          |
| 09/24/2018 | \$1,376.00 | 5255477000          | 10/25/2018 | \$1,376.00 | 5337397000          |
| 11/27/2018 | \$1,376.00 | 5417415000          | 12/31/2018 | \$1,376.00 | 5507234000          |
| 02/01/2019 | \$1,376.00 | 5584164000          | 03/01/2019 | \$1,376.00 | 5661353000          |
| 04/01/2019 | \$1,376.00 | 5747195000          | 04/29/2019 | \$1,376.00 | 5810917000          |
| 05/31/2019 | \$1,376.00 | 5897851000          | 07/01/2019 | \$1,376.00 | 5982569000          |
| 08/02/2019 | \$1,376.00 | 6062398000          | 09/03/2019 | \$1,376.00 | 6137329000          |
| 09/30/2019 | \$1,376.00 | 6207517000          | 10/25/2019 | \$1,376.00 | 6276489000          |
| 12/02/2019 | \$1,376.00 | 6364274000          | 01/02/2020 | \$1,376.00 | 6444722000          |
| 01/29/2020 | \$1,376.00 | 6514406000          | 02/24/2020 | \$1,376.00 | 6582283000          |
| 03/27/2020 | \$1,376.00 | 6665095000          | 04/24/2020 | \$1,376.00 | 6735341000          |
| 05/29/2020 | \$1,376.00 | 6821519000          | 06/29/2020 | \$1,376.00 | 6892866000          |
| 07/27/2020 | \$1,376.00 | 6966955000          | 08/31/2020 | \$1,376.00 | 7049452000          |
| 09/22/2020 | \$1,376.00 | 7102720000          | 10/27/2020 | \$1,376.00 | 7184761000          |
| 11/30/2020 | \$1,376.00 | 7265630000          | 12/29/2020 | \$1,376.00 | 7334755000          |
| 01/28/2021 | \$1,376.00 | 7409747000          | 03/01/2021 | \$1,376.00 | 7488148000          |
| 03/26/2021 | \$1,376.00 | 7550941000          | 05/03/2021 | \$1,376.00 | 7636796000          |
| 06/02/2021 | \$1,376.00 | 7702312000          | 07/01/2021 | \$1,376.00 | 7779827000          |
| 08/02/2021 | \$1,376.00 | 7845629000          | 08/31/2021 | \$1,376.00 | 7913035000          |
| 10/04/2021 | \$1,376.00 | 7987346000          | 11/01/2021 | \$1,376.00 | 8053898000          |
| 11/30/2021 | \$1,376.00 | 8113221000          | 01/03/2022 | \$1,376.00 | 8177564000          |
| 02/01/2022 | \$1,376.00 | 8245530000          | 02/28/2022 | \$1,376.00 | 8299729000          |
| 03/28/2022 | \$1,376.00 | 8362065000          | 05/02/2022 | \$1,376.00 | 8434474000          |
| 05/31/2022 | \$1,376.00 | 8498221000          | 07/01/2022 | \$1,376.00 | 8560414000          |

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| Date   | Amount     | Source Document No. | Date | Amount | Source Document No. |
|--|------------|---------------------|------|--------|---------------------|
| 07/29/2022   | \$1,376.00 | 8614046000          |      |        |                     |
| <b>Total Receipts: \$82,032.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$82,032.00</b> |            |                     |      |        |                     |

**CLAIMS AND DISTRIBUTIONS**

| Claim # | Claimant Name                     | Class         | Allowed Claim | Percent to be Paid | Paid      | Unpaid Balance * |
|---------|-----------------------------------|---------------|---------------|--------------------|-----------|------------------|
| TTE     | TRUSTEE COMPENSATION              | ADMIN         |               |                    | 4,521.27  |                  |
| ATTY    | ATTORNEY                          | ADMIN         | 2,000.00      | 100.00%            | 2,000.00  | 0.00             |
| COURT   | CLERK OF COURT                    | ADMIN         | 0.00          | 100.00%            | 0.00      | 0.00             |
| 0001    | U.S. BANK NATIONAL ASSOCIATION    | MORTGAGE ARRE | 71,020.70     | 100.00%            | 71,020.70 |                  |
| 0002    | ECMC                              | UNSECURED     | 248,504.41    | *                  | 3,145.93  |                  |
| 0003    | EMERGENCY PHYSICIAN SERVICES OF N | UNSECURED     | 1,284.00      | *                  | 16.26     |                  |

**Total Paid: \$80,704.16**

See Summary

**LIST OF PAYMENTS TO CLAIMS** (Please Read Across)

| Claimant Name                         | Date       | Amount       | Check # | Date       | Amount     | Check # |
|---------------------------------------|------------|--------------|---------|------------|------------|---------|
| CIT BANK NA                           | 11/20/2017 | \$575.80     | 790352  | 12/18/2017 | \$846.90   | 792288  |
|                                       | 01/22/2018 | \$1,294.82   | 794112  | 03/19/2018 | \$2,589.64 | 797807  |
|                                       | 04/16/2018 | \$1,294.82   | 799670  | 05/14/2018 | \$1,294.82 | 801554  |
|                                       | 06/18/2018 | \$1,301.70   | 803436  | 07/16/2018 | \$1,301.70 | 805791  |
|                                       | 08/20/2018 | \$1,301.70   | 807679  | 09/17/2018 | \$1,301.70 | 809656  |
|                                       | 10/22/2018 | \$1,334.72   | 811561  | 11/19/2018 | \$1,334.72 | 813532  |
|                                       | 12/17/2018 | \$1,297.57   | 815406  | 01/14/2019 | \$1,297.57 | 8000875 |
|                                       | 02/11/2019 | \$1,297.57   | 8000919 | 03/18/2019 | \$1,297.57 | 8000955 |
|                                       | 04/15/2019 | \$1,297.57   | 8001010 | 05/20/2019 | \$1,297.57 | 8001055 |
|                                       | 06/17/2019 | \$1,297.57   | 8001100 | 07/15/2019 | \$1,320.96 | 8001141 |
|                                       | 08/19/2019 | \$1,320.96   | 8001180 | 09/16/2019 | \$1,320.96 | 8001223 |
|                                       | 10/21/2019 | \$1,355.36   | 8001266 | 11/18/2019 | \$1,355.36 | 0       |
|                                       | 12/05/2019 | (\$1,355.36) | 0       |            |            |         |
|                                       |            |              |         |            |            |         |
| ECMC                                  | 06/20/2022 | \$503.91     | 892795  | 07/18/2022 | \$1,321.00 | 894504  |
|                                       | 08/15/2022 | \$1,321.02   | 896082  |            |            |         |
| EMERGENCY PHYSICIAN SERVICES OF NJ PA |            |              |         | 08/15/2022 | \$6.82     | 895482  |
|                                       | 07/18/2022 | \$9.44       | 893916  |            |            |         |
| U.S. BANK NATIONAL ASSOCIATION        |            |              |         | 05/17/2021 | \$1,272.80 | 871260  |
|                                       | 04/19/2021 | \$23,114.06  | 869468  | 07/19/2021 | \$1,293.44 | 874836  |
|                                       | 06/21/2021 | \$1,293.44   | 873123  | 09/20/2021 | \$1,293.44 | 878335  |
|                                       | 08/16/2021 | \$1,293.44   | 876554  | 11/17/2021 | \$1,307.20 | 881741  |
|                                       | 10/18/2021 | \$1,293.44   | 880065  | 01/10/2022 | \$1,307.20 | 885026  |
|                                       | 12/13/2021 | \$1,307.20   | 883382  | 03/14/2022 | \$1,307.20 | 888434  |
|                                       | 02/14/2022 | \$1,307.20   | 886760  | 05/16/2022 | \$1,327.84 | 891842  |
|                                       | 04/18/2022 | \$1,307.20   | 890203  |            |            |         |
|                                       | 06/20/2022 | \$821.33     | 893595  |            |            |         |

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**SUMMARY**

Summary of all receipts and disbursements from the date the case was filed , to and including: September 12, 2022.

Receipts: \$82,032.00 - Paid to Claims: \$74,182.89 - Admin Costs Paid: \$6,521.27 = Funds on Hand: \$1,327.84

Base Plan Amount: \$81,132.00 - Receipts: \$82,032.00 = Total Unpaid Balance: \*\*(\$900.00)

**\*\*NOTE:** THIS IS AN APPROXIMATE BALANCE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.